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CERTIFICATE OF FACSIMILE TRANSMISSION

Office, Alexandrie, Virginia on the date below.

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Atty. Dkt. No. 057898-0105

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

OFFICIAL

Applicant:

Danne L. Buchanan, et al.

Title:

METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY REMOTE FROM A

FINANCIAL INSTITUTION

Appl. No.:

09/676,956

Filing Date:

10/02/2000

Examiner:

Nga B. Nguyen

Art Unit:

3628

AMENDMENT AND REPLY UNDER 37 CHR 1

Mail Stop Amendment
Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated November 26, 2003, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Remarks/Arguments begin on page 24 of this document.

Please amend the application as follows:

-1-

PAGE 4/33 * RCVD AT 5/25/2004 3:59:07 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-1/0 * DNIS:8729326 * CSID: * DURATION (mm-ss):20-30

FC:1202 1260.00 DA FC:1201 602.00 DA

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Atty. Dkt. N . 057898-0105

Applicant believes that the present application is now in condition for allowance. Favorable reconsideration of the application as amended is respectfully requested.

This amendment adds, changes and/or deletes claims in this application. A detailed listing of all claims that are, or were, in the application, irrespective of whether the claim(s) remain under examination in the application, is presented, with an appropriate defined status identifier.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Respectfully submitted.

Date May 25, 2004

FOLEY & LARDNER LLP Washington Harbour 3000 K Street, N.W., Suite 500 Washington, D.C. 20007-5143 Telephone: (202) 672-5485 (202) 672-5399 Facsimile:

William T. Ellis

Attorney for Applicant Registration No. 26,874

Should additional fees be necessary in connection with the filling of this paper, or if a petition for extension of time is required for timely acceptance of same, the Commissioner is hereby authorized to charge Deposit Account No. 19-0741 for any such fees; and applicant(s) hereby petition for any needed extension of time.